

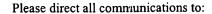
DECLARATION

below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is

sought on the invention entitled TRANSACTIONS", the specification		GER FOR	USE IN PR	OCESSING	BUSINESS
is attached hereto. was filed on October 27, and was amended on					
I hereby state that I have a including the claims, as amended by a			tents of the abo	ove-identified	specification,
I acknowledge the duty to dimaterial to patentability of the subject 1.56.					
I hereby claim foreign pri application(s) for patent or inventor's listed below designating least one con foreign application for patent or inve- before that of the application on which	certificate listed belo untry other than the ntor's certificate, or o	w, or under § United States	365(a) of any Poor of America, and	CT international have identified	al application ed below any
Prior Foreign Application No.	Country		Filing Date (mm/dd/yy)	Priority Claimed	Cert. copy Attached
N/A					
I hereby claim the benefit unbelow.	nder 35 U.S.C. § 119	(e) of any Ur	nited States prov	visional applica	tion(s) listed
Provisional Application No.	Filing Date (mm/dd/yy)				
60/162,602	10/29/1999				
I hereby claim the benefit un § 365(c) of any PCT international app the subject matter of each of the cl international application in the manne disclose all information known to na application, as "materiality" is define prior application and the national or P	plication listed below aims of this applicator or provided by the first one to be material to ted in 37 C.F.R. § 1.5	designating the designation is not distributed the paragraph of the patentab 6, which because	ne United States sclosed in the page 35 U.S.C. § 112 illity of the subme available be	of America, a prior United S 2, I acknowled ject matter cla	nd, insofar as tates or PCT ge the duty to aimed in this
Parent Application No.	Filing Date (mm/dd/yy)	Paren	t Patent No. (if a	applicable) or S	Status
N/A					



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I hereby declare that all statements made herein of my own knowledge are true and that all statements made herein on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Inventor's Full Name:	Robert Jay Shaw				
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